

DECLARATION UNDER 37 C.F.R. 1.131 / Patrick S. Cunningham
SERIAL NO: 09/777,353

EXHIBIT O

Proposal for a
Contractor Payment Portal

Prepared for
The Patrick Cunningham Group, Inc.

Prepared by
Cybercilium Inc.

Client Summary

The Patrick Cunningham Group, Inc. is an Arizona-based company that has expressed an interest in developing and deploying a Contractor Payment Portal on the Wide World Web. This portal would act as the link between construction contractors and lenders and facilitate loan draws for construction projects, allowing the accurate and timely transfer of information between the contractor and the lender. The portal will also serve to eliminate redundancy of much of the "paper" processes currently being performed.

During a brief meeting between Patrick Cunningham and *Cybercilium* on January 18, 2001, Patrick Cunningham expressed the desire to have Cybercilium develop a proposal for the development of such a portal.

System Requirements

The Contractor Payment Portal will be developed using Oracle technology available at the time of design. Hardware and software to be utilized during development and implementation of this project will be determined during the Requirements and Design phases.

The portal should provide the following functionality:

- Ability to enter information into, update, and submit a Payment Form Application
- Ability to create and submit a Change Order
- Ability to print the Application Form, as well as print various Lists (Contractor, Project, Owner, etc.)
- Ability to interface with lenders and/or clearing houses

Proposed Cost and Timeline

Though a final requirements definition has not been completed, *Cybercilium* feels confident in presenting this proposal based on the initial meeting between *The Patrick Cunningham Group, Inc.* and *Cybercilium*.

The Contractor Payment Portal project will be broken down into four phases: Requirements Gathering, Design, Development and Testing. The Requirements Gathering and Design phases are estimated to take approximately **2 months** to complete. The Requirements and Design phases will be undertaken on a time and material basis. Upon delivery of a detailed design document, Cybercilium will also deliver a fixed-price proposal for the development and

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test phases of the project.

At the end of each phase, *Cybercilium* will provide to *The Patrick Cunningham Group, Inc.* a physical deliverable that may include either documentation and/or code. These milestones are annotated with an asterisk (*).

The scope of work will be completed in phases and includes:

Phase	Phase Description	Estimated Length of Phase (days)	Estimated Components Cost
1	Requirements & Scoping	14	\$12,000 Functional Requirements - Business Requirements, Business Rules Technical Requirements - Environment Requirements and Scope Documentation
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2	Design	45	\$108,000 System Architecture – Hardware & Software evaluation and selection, Technical Design - Hardware Database Design – Logical and Physical Design, Stored Procedures, etc. User Interface Design – Page layouts, Data Input/Validation functionality Application Design – Data Transport, Business Logic, etc. Develop Test Plan Comprehensive Design Documentation
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*			Fixed-price proposal for the remainder of the project
3	Development	TBD	Setup Development Environment Develop Database, User Interface, Application Interface Perform Unit Testing
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4	Testing	TBD	System Testing, Stress Testing Test Results Documentation
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Summary

Cybercilium is prepared to deliver the first two phases of the Contractor Payment Portal project, described in this document, within approximately **2 months** from the completion of a Master Services Consulting Agreement (MCSA) and Work Order. The cost of Phases 1 & 2 (as detailed in the Work Order) is estimated to be **\$120,000**.

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Questions regarding this proposal should be directed to:

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